

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION**

In re:

MICHAEL WAYNE CRAWFORD,

CHAPTER 11

Debtor.

CASE NO. 10-13604-RGM

**BSI FINANCIAL SERVICES, INC., AS
SERVICER FOR HMC ASSETS, LLC
SOLELY IN ITS CAPACITY AS
SEPERATE TRUSTEE OF CAM V
TRUST,**

Plaintiff/Movant.

vs.

MICHAEL WAYNE CRAWFORD

Defendant.

**ORDER RESOLVING
NOTICE OF DEFAULT**

Upon the Notice of Default of the Movant, BSI Financial Services, Inc., as servicer for HMC Assets, LLC solely in its capacity as Seperate Trustee of CAM V TRUST, having been served on the Debtor and, upon agreement by Counsel for Plaintiff and Counsel for Debtor, the Debtor having entered into an Order previously on June 14, 2012, docketed as Number 176, which Order shall be superseded by the entry of this Order,

It appears that Debtor is in possession of a certain real property located at 12625 Dulcinea Place, Woodbridge, VA 22192, and described as follows:

Lot 55, Section 10, Phase 2-A, LAKE RIDGE, as the same appears duly dedicated, platted and recorded in Deed Book 619, page 176, among the land records of Prince William County, Virginia.

Upon consideration, it is **ORDERED**:

- (1) Debtor will resume making all future regular monthly installment payments in the amount of \$782.27 principal and interest only, subject to any agreed upon changes due to amortization as calculated by the lender and changes after escrow analysis, as set forth in paragraph (2) e, as they become due commencing June 1, 2012, to include any late charges in the amount of \$39.11 effective as of the May 1, 2013 payment, if applicable, pending further notice from the mortgage company.
- (2) Terms of the modification are as follows:
 - a. The loan will be re-amortized with a new principal balance of \$155,000.00, and any balance due shall be paid as an unsecured claim with the general, unsecured creditors of this case.
 - b. The Amortization of the loan will be over thirty-five (35) years.
 - c. The interest rate will be 5.00%.
 - d. All taxes, insurance and Home Owner Association dues are to be paid directly by the borrower. Taxes as set forth in the Notice of Default in the amount of \$1,115.85 are included in the reinstatement amount as set forth in paragraphs 2(f) and 2(g).
 - e. In the event that there is any escrow advance/balance due, debtor shall tender same within 15 days of notice of from Movant.
 - f. Payment in the amount of \$8,141.87 is due on or before April 30, 2013.
 - g. Payment in the amount of \$2,411.22 is due on or before May 15, 2013.
 - h. All future payments made pursuant to the terms of this order should be forwarded to the following address until further notice:

BSI Financial Services, Inc.
314 S. Franklin St. 2nd Floor
P.O. Box 517
Titusville, PA 16354

- (3) Relief is granted and the loan shall be released from Bankruptcy so that Movant may return the loan to normal servicing outside of the Bankruptcy.

DATED:

May 10 2013

/s/ Robert G. Mayer

JUDGE

NOTICE OF JUDGMENT OR ORDER

Entered on Docket

5/10/2013 sas

I ask for this:

/s/ MICHAEL T. FREEMAN

Eric David White, Esquire, VSBN 21346

Michael T. Freeman, Esquire, VSBN 65460

David W. Carter, Esquire, VSBN 70875

Kimberly B. Lane, Esquire, VSBN 78720

Brandon R. Jordan, Esquire, VSBN 72170

Samuel I. White, P. C.

Counsel for BSI Financial Services, Inc., as servicer for HMC Assets, LLC solely in its capacity as Separate Trustee of CAM V TRUST

1804 Staples Mill Road, Suite 200

Richmond, VA 23230

Seen and Agreed:

/s/ RAYMOND R. PRING

Raymond R. Pring, Jr., Esquire

Counsel for Debtor

9161 Liberia Avenue, Ste 100

Manassas, VA 20110

CERTIFICATE

I hereby certify that this proposed Order has been endorsed by all necessary parties involved in this proceeding.

/s/ MICHAEL T. FREEMAN

Samuel I. White, P. C.

The Clerk shall mail a copy of the entered Order to the following:

Office of the U.S. Trustee
Chapter 11 Trustee
115 South Union Street, # 210
Alexandria, VA 22314

Raymond R. Pring, Jr., Esquire
Counsel for Debtor
9161 Liberia Avenue, Ste 100
Manassas, VA 20110

Michael Wayne Crawford
Debtor
13171 Quade Lane
Woodbridge, VA 22192